

United States Bankruptcy Court
Middle District of FloridaIn re:
Alberto Anthony Ramos
Mary Louise Holloway-Ramos
DebtorsCase No. 19-00002-JAF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-3

User: mullic
Form ID: B318Page 1 of 2
Total Noticed: 28

Date Rcvd: Apr 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2019.
db/jdb

+Alberto Anthony Ramos, Mary Louise Holloway-Ramos, 2392 Perth Dr,
Orange Park, FL 32065-6382

27978414 +Angela Karulak L FNP, 1895 Kingsley Ave, Orange Park, FL 32073-4466

27978418 +Clay County Fire Rescue, PO Box 865666, Orlando, FL 32886-5666

27978419 +Clay County Fire Rescue, PO Box 865668, Orlando, FL 32886-5668

27978407 +Clay County Tax Collector, Post Office Box 218, Green Cove Springs FL 32043-0218

27978415 +Jon Brown, Do, 1895 Kingsley Ave, Orange Park 32073-4466

27978424 +KCI USA INC, PO Box 30128, Dallas, TX 75303-0001

27978425 Nel Net Claims, PO Box 82505, Lincoln, NE 68501-2505

27978427 +Orange Park Acute Trama LLC, 1895 Kingsley Ave Suite 300, Orange Park, FL 32073-4453

27978428 SunTrust Bank, PO Box 30281, Richmond, VA 23285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

EDI: QDRABBOTT.COM Apr 17 2019 03:38:00 Doreen Abbott, PO Box 56257,
Jacksonville, FL 32241-6257

cr EDI: WFFC.COM Apr 17 2019 03:38:00 WELLS FARGO BANK, N.A., Default Document Processing,
N9286-01Y, 1000 Blue Gentian Road, EAGAN, MN 55121-7700

27978413 EDI: CBSAAFES.COM Apr 17 2019 03:38:00 Army/Airforce Exchange, PO Box 650410,
Dallas, TX 75265

28136727 EDI: CAPITALONE.COM Apr 17 2019 03:38:00 Capital One Bank (USA), N.A.,
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

27978416 +EDI: CAPITALONE.COM Apr 17 2019 03:38:00 Capital One Bank USA NA, PO Box 30281,
Salt Lake City, UT 84130-0281

27978417 +EDI: CAPITALONE.COM Apr 17 2019 03:38:00 Capital One Bank USA NA, PO Box 30285,
Salt Lake City, UT 84130-0285

27978408 EDI: FLDEPREV.COM Apr 17 2019 03:38:00 Florida Dept. of Revenue, Bankruptcy Unit,
P.O. Box 6668, Tallahassee, FL 32314-6668

27978420 +EDI: CITICORP.COM Apr 17 2019 03:38:00 Home Depot, PO Box 6497,
Sioux Falls, SD 57117-6497

27978422 +EDI: RMSC.COM Apr 17 2019 03:38:00 JCPenney, PO Box 965007, Orlando, FL 32896-5007

27978421 EDI: RMSC.COM Apr 17 2019 03:38:00 JCPenney, PO Box 960090, Orlando, FL 32896-0090

27978423 +E-mail/Text: AADAMS@JAXFCU.ORG Apr 16 2019 23:51:35 Jax Federal Credit Union,
562 Park Street, Jacksonville, FL 32204-2962

28042496 +E-mail/Text: electronicbkydocs@nelnet.net Apr 16 2019 23:52:34 Nelnet,
121 South 13th Street, Suite 201, Lincoln, NE 68508-1922

27978426 +EDI: HCA2.COM Apr 17 2019 03:38:00 Orange Park Medical Center, PO Box 740771,
Cincinnati, OH 45274-0771

27978432 +EDI: RMSC.COM Apr 17 2019 03:38:00 SYNCEB/Lowes, PO Box 965005, Orlando, FL 32896-5005

28126381 +EDI: STFL.COM Apr 17 2019 03:38:00 SunTrust Bank, Attn: Support Services,
P.O. Box 85092, Richmond, VA 23286-0001

27978429 E-mail/Text: collectionsoperationsgroup@vystarcu.org Apr 16 2019 23:53:06
Vystar Credit Union, 4949 Blanding Blvd., Jacksonville, FL 32210

27978430 +EDI: WFFC.COM Apr 17 2019 03:38:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IA 50306-0335

27978431 +EDI: WFFC.COM Apr 17 2019 03:38:00 Wells Fargo Home Mortgage, PO Box 14411,
Des Moines, IA 50306-3411

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1922

cr* +SUNTRUST BANK, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2019

Signature: /s/Joseph Speetjens

District/off: 113A-3

User: mullic
Form ID: B318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2019 at the address(es) listed below:

Doreen Abbott jaxtrustee@gmail.com, dabbott@ecf.axosfs.com
United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 2

Information to identify the case:Debtor 1 Alberto Anthony Ramos

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6679**

EIN --_-----

Debtor 2 Mary Louise Holloway-Ramos

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9729**

EIN --_-----

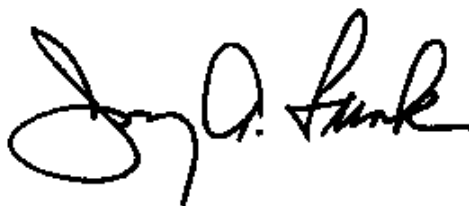
United States Bankruptcy Court **Middle District of Florida**Case number: **3:19-bk-00002-JAF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alberto Anthony Ramos

Mary Louise Holloway-Ramos


Dated: April 16, 2019
Jerry A. Funk
United States Bankruptcy Judge
Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Official Form 318

Order of Discharge

page 1

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.